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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/633,020	07/31/2003	Carl Smith	VISAP076	4731

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EXAMINER

COLAN, GIOVANNA B

ART UNIT PAPER NUMBER

2162

DATE MAILED: 02/10/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

10/633,020

Applicant(s)

SMITH ET AL.

Examiner

Giovanna Colan

Art Unit

2162

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 31 July 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-35 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-35 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on _____ is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date <u>07/31/2003</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This action is issued in response to applicant filed application on 07/31/2003.
2. Claims 1 – 35 are pending.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claim 1 – 35 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

The term "may be" in claim 1, 11, 21, and 31 is a relative term which renders the claim indefinite. The term "may be" is not defined by the claim, the specification does not provide a standard for ascertaining the requisite degree, and one of ordinary skill in the art would not be reasonably apprised of the scope of the invention. Examiner is unable to determine what the invention entails because the term is not clearly defined in the specification.

Any claim not specifically addressed, above, is being rejected as incorporating the deficiencies of a claim upon which it depends.

Examiner asserts that all claims should be checked for clarification. **Appropriate action is required.**

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

7. Claim 1- 35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tushie et al. (Tushie hereinafter) (US Patent No. 6,014,748) in view of Tommy J. Morris (Morris hereinafter) (US Patent Pub. Application No. 2004/0078227 A1).

Regarding Claim 1 and 21, Tushie discloses a system for automating the personalization of a batch of smart cards (Col. 5 and 6, lines 66 – 67 and 1 – 5, Tushie), comprising a host computer running on a host computer a personalization assistant application (Page 6, lines 57 – 58, Tushie). Tushie further discloses a method and system for receiving smart card feature information (Page 6, lines 40 – 46, Tushie) that was previously entered into a cardholder database management system by a user (Fig. 1B, item 152, Page 7, lines 48 – 59, Tushie). In addition, Tushie discloses that the smart card personalization system will create smart cards according to the information received (Page 9, lines 33 – 38, Tushie). However, Tushie is silent with respect to the details on how the user enters such smart card information into the system. On the other hand, Morris discloses computer instructions for providing to at least one user system over a network a plurality of queries (Page 6, [0038], lines 2 – 5, Morris); computer instructions for receiving from the at least one user system over the network responses to the plurality of queries (Page 6, [0038], lines 10 – 15, Morris); and computer instructions for generating a personalization data file using the response to the plurality of queries (Page 6, [0039], lines 20 – 25, the medical record, Morris). It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of Morris as a method for users to enter personalized information in the Tushie system at Fig. 1B, item 152, Card Holder Data, to the smart card personalization system of Tushie. Skilled artisan would have been motivated to incorporate Morris user interface, for receiving responses, to the cardholder data

management system of Tushie to provide a high quality, user friendly, and accessible system to users who wish to select specific smart card features. Tushies's and Morris' teachings are expected to work successfully together since both of them are arts in the database field.

Regarding Claim 2, the Tushie in view of Morris combination discloses a method, further comprising using individual card holder input files and the personalization data file to personalize a plurality of smart cards to yield a plurality of personalized smart card (Col. 2, lines 46 – 54, Tushie; Fig. 6, Page 10, [0087], lines 6 – 17, Morris).

Regarding Claim 3, the Tushie in view of Morris combination discloses a method, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries (Page 12, [0097], lines 9 – 15, Morris);

finding a matching entry in the look up table that matches the responses to the plurality of queries (Page 12, [0087], lines 10 – 12, Morris);

locating personalization data file output associated with the matching entry (Page 12, [0098], lines 12 – 14, Morris); and

outputting the personalization data file output associated to the matching entry (Page 12, [0099] and [0100], lines 2 – 4 and 3 – 6, Morris).

Regarding Claim 4, the Tushie in view of Morris combination discloses a method, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control (Page 18, [0154] and [0155], lines 3 – 7 and 3 – 5, control, Morris);

at least one query regarding smart card account risk management (Page 12 and 18,[0104] and [0154], lines 3 – 7 and 5 – 7, situational awareness, Morris¹); and

at least one query regarding offline limits and thresholds (Page 18, [0152], lines 8 – 13, Morris).

Regarding Claim 5, the Tushie in view of Morris combination discloses a method, wherein responses to the plurality of queries are used to provide best practices recommendations (Page 6, [0043], lines 8 – 10, Morris).

Regarding Claim 6, the Tushie in view of Morris combination discloses a method, further comprising providing regional profiles (Fig. 10, item 1038, Page 12, [0102], lines 19 – 20, country, Morris) and subregional profiles (Fig. 10, item 1036, Page 12, [0102], lines 19 – 20, geolocation, Morris), wherein a subregion is within a region (Fig. 10, item 1038 and 1039, Page 12, [0102], lines 19 – 20, Morris²), wherein the regional and subregional profiles have mandatory (Page 11, [0092], lines 6 – 9, Morris) and recommended settings (Fig. 7(a), item 706, 708, and 710, Page 11, [0088], lines 11 –

¹ Morris step of automatically disabling first name and social security number fields to prevent accidental entry would correspond to a query regarding account risk management.

² Examiner interprets the geo location and country fields (both of them included in Morris disclosure) to correspond to the sub regional and regional.

13, Morris³), wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong (Page 12, [0102], lines 22 – 26, Morris⁴).

Regarding Claim 7 and 27, the Tushie in view of Morris combination discloses a system, wherein the computer instructions for generating a personalization data file, comprises:

computer instructions for providing a look up table with entries for various combinations of responses to the plurality of queries (Page 12, [0097], lines 9 – 15, Morris);

computer instructions for finding a matching entry in the look up table that matches the responses to the plurality of queries (Page 12, [0087], lines 10 – 12, Morris);

computer instructions for locating personalization data file output associated with the matching entry (Page 12, [0098], lines 12 – 14, Morris); and

computer instructions for outputting the personalization data file output associated to the matching entry (Page 12, [0099] and [0100], lines 2 – 4 and 3 – 6, Morris).

³ Examiner interprets the option of selecting the export options checkboxes (included in Morris' disclosure) as recommended settings.

⁴ Morris discloses that after the information is entered, including geolocation (subregional) and country (regional) fields; the system, depending upon the mission field, will code some information to minimize exposure of incriminating information. Examiner interprets this procedure of coding information, as a method for imposing rigorous or stringent standards.

Regarding Claim 8 and 28, the Tushie in view of Morris combination discloses a system, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control (Page 18, [0154] and [0155], lines 3 – 7 and 3 – 5, control, Morris);

at least one query regarding smart card account risk management (Page 12 and 18, [0104] and [0154], lines 3 – 7 and 5 – 7, situational awareness, Morris⁵); and

at least one query regarding offline limits and thresholds (Page 18, [0152], lines 8 – 13, Morris).

Regarding Claim 9 and 29, the Tushie in view of Morris combination discloses a system, further comprising computer instructions for using responses to the plurality of queries to provide best practices recommendations (Page 6, [0043], lines 8 – 10, Morris).

Regarding Claim 10 and 30, the Tushie in view of Morris combination discloses a system, further comprising computer instructions for providing regional profiles (Fig. 10, item 1038, Page 12, [0102], lines 19 – 20, country, Morris) and subregional profiles (Fig. 10, item 1036, Page 12, [0102], lines 19 – 20, geolocation, Morris), wherein a subregion is within a region (Fig. 10, item 1038 and 1039, Page 12, [0102], lines 19 – 20, Morris⁶), wherein the regional and subregional profiles have mandatory (Page 11, [0092], lines 6

⁵ Morris step of automatically disabling first name and social security number fields to prevent accidental entry would correspond to a query regarding account risk management.

⁶ Examiner interprets the geo location and country fields (both of them included in Morris disclosure) to correspond to the sub regional and regional.

– 9, Morris) and recommended settings (Fig. 7(a), item 706, 708, and 710, Page 11, [0088], lines 11 – 13, Morris⁷), wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong (Page 12, [0102], lines 22 – 26, Morris⁸).

Regarding Claim 11, the Tushie in view of Morris combination discloses a computer implemented method for automating the personalization of a batch of smart cards (Col. 5 and 6, lines 66 – 67 and 1 – 5, Tushie), comprising:

running on a host computer a personalization assistant application (Page 6, lines 57 – 58, Tushie);

providing to at least one user system over a network a plurality of queries regarding smart card features (Page 6, [0038], lines 2 – 5, Morris);

receiving from the at least one user system over the network responses to the plurality of queries (Page 6, [0038], lines 10 – 15, Morris);

generating a personalization data file using the response to the plurality of queries (Page 6, [0039], lines 20 – 25, the medical record, Morris), wherein the personalization data file comprises values which may be used to provide features on a batch of smart cards (Page 9, lines 33 – 38, Tushie).

⁷ Examiner interprets the option of selecting the export options checkboxes (included in Morris' disclosure) as recommended settings.

⁸ Morris discloses that after the information is entered, including geolocation (subregional) and country (regional) fields; the system, depending upon the mission field, will code some information to minimize exposure of incriminating information. Examiner interprets this procedure of coding information, as a method for imposing rigorous or stringent standards.

Regarding Claim 12, the Tushie in view of Morris combination discloses a computer implemented method, further comprising:

sending the personalization data file to a preparation processing device (Fig. 1A, item 100 and 150, Col. 6, lines 42 – 46, Tushie; Page 6, [0037] and [0039], lines 5 – 9 and 20 – 25, Morris);

and

using the personalization data file and card holder input files to personalize smart cards (Fig. 1A, items 130 and 160, Col. 6, lines 45 – 47, Tushie).

Regarding Claim 13, the Tushie in view of Morris combination discloses a computer implemented method, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries (Page 12, [0097], lines 9 – 15, Morris);

finding a matching entry in the look up table that matches the responses to the plurality of queries (Page 12, [0087], lines 10 – 12, Morris);

locating personalization data file output associated with the matching entry (Page 12, [0098], lines 12 – 14, Morris); and

outputting the personalization data file output associated to the matching entry (Page 12, [0099] and [0100], lines 2 – 4 and 3 – 6, Morris).

Regarding Claim 14, the Tushie in view of Morris combination discloses a computer implemented method, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control (Page 18, [0154] and [0155], lines 3 – 7 and 3 – 5, control, Morris);

at least one query regarding smart card account risk management (Page 12 and 18, [0104] and [0154], lines 3 – 7 and 5 – 7, situational awareness, Morris⁹); and

at least one query regarding offline limits and thresholds (Page 18, [0152], lines 8 – 13, Morris).

Regarding Claim 15, the Tushie in view of Morris combination discloses a computer implemented method, wherein responses to the plurality of queries are used to provide best practices recommendations (Page 6, [0043], lines 8 – 10, Morris).

Regarding Claim 16, the Tushie in view of Morris combination discloses a computer implemented method, further comprising providing regional profiles (Fig. 10, item 1038, Page 12, [0102], lines 19 – 20, country, Morris) and subregional profiles (Fig. 10, item 1036, Page 12, [0102], lines 19 – 20, geolocation, Morris), wherein a subregion is within a region (Fig. 10, item 1038 and 1039, Page 12, [0102], lines 19 – 20, Morris¹⁰), wherein the regional and subregional profiles have mandatory (Page 11, [0092], lines 6 – 9, Morris) and recommended settings (Fig. 7(a), item 706, 708, and 710, Page 11,

⁹ Morris step of automatically disabling first name and social security number fields to prevent accidental entry would correspond to a query regarding account risk management.

¹⁰ Examiner interprets the geo location and country fields (both of them included in Morris disclosure) to correspond to the sub regional and regional.

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[0088], lines 11 – 13, Morris¹¹), wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong (Page 12, [0102], lines 22 – 26, Morris¹²).

Regarding Claim 17, the Tushie in view of Morris combination discloses a computer implemented method, wherein the generating a personalization data file, comprises:

providing a look up table with entries for various combinations of responses to the plurality of queries (Page 12, [0097], lines 9 – 15, Morris);

finding a matching entry in the look up table that matches the responses to the plurality of queries (Page 12, [0087], lines 10 – 12, Morris);

locating personalization data file output associated with the matching entry (Page 12, [0098], lines 12 – 14, Morris);

and

outputting the personalization data file output associated to the matching entry (Page 12, [0099] and [0100], lines 2 – 4 and 3 – 6, Morris).

Regarding Claim 18, the Tushie in view of Morris combination discloses a computer implemented method, wherein the plurality of queries, comprise:

¹¹ Examiner interprets the option of selecting the export options checkboxes (included in Morris' disclosure) as recommended settings.

¹² Morris discloses that after the information is entered, including geolocation (subregional) and country (regional) fields; the system, depending upon the mission field, will code some information to minimize exposure of incriminating information. Examiner interprets this procedure of coding information, as a method for imposing rigorous or stringent standards.

at least one query regarding smart card account usage control (Page 18, [0154] and [0155], lines 3 – 7 and 3 – 5, control, Morris);

at least one query regarding smart card account risk management (Page 12 and 18, [0104] and [0154], lines 3 – 7 and 5 – 7, situational awareness, Morris¹³); and

at least one query regarding offline limits and thresholds (Page 18, [0152], lines 8 – 13, Morris).

Regarding Claim 19, the Tushie in view of Morris combination discloses a computer implemented method, wherein responses to the plurality of queries are used to provide best practices recommendations (Page 6, [0043], lines 8 – 10, Morris).

Regarding Claim 20, the Tushie in view of Morris combination discloses a computer implemented method, further comprising providing regional profiles (Fig. 10, item 1038, Page 12, [0102], lines 19 – 20, country, Morris) and subregional profiles (Fig. 10, item 1036, Page 12, [0102], lines 19 – 20, geolocation, Morris), wherein a subregion is within a region (Fig. 10, item 1038 and 1039, Page 12, [0102], lines 19 – 20, Morris¹⁴), wherein the regional and subregional profiles have mandatory (Page 11, [0092], lines 6 – 9, Morris) and recommended settings (Fig. 7(a), item 706, 708, and 710, Page 11, [0088], lines 11 – 13, Morris¹⁵), wherein some of the subregional profiles are more

¹³ Morris step of automatically disabling first name and social security number fields to prevent accidental entry would correspond to a query regarding account risk management.

¹⁴ Examiner interprets the geo location and country fields (both of them included in Morris disclosure) to correspond to the sub regional and regional.

¹⁵ Examiner interprets the option of selecting the export options checkboxes (included in Morris' disclosure) as recommended settings.

stringent than regional profiles in which the subregions belong (Page 12, [0102], lines 22 – 26, Morris¹⁶).

Regarding Claim 22, the Tushie in view of Morris combination discloses a system, further comprising:

a preparation processing device (Fig. 1A, item 130, Col. 6, lines 45 – 48, Tushie), wherein the computer readable media further comprises computer instructions for sending the personalization data file to the preparation processing device (Fig. 1A, item 130, Col. 6, lines 45 – 48, Tushie);

wherein the preparation processing device comprises, computer readable media, comprising

computer instructions for receiving individual card holder input file (Fig. 1A, item 100 and 150, Col. 6, lines 42 – 46, Tushie; Page 6, [0037] and [0039], lines 5 – 9 and 20 – 25, Morris); and

computer instructions for using the personalization data file and card holder input file to personalize a smart card (Fig. 1A, items 130 and 160, Col. 6, lines 45 – 47, Tushie).

¹⁶ Morris discloses that after the information is entered, including geolocation (subregional) and country (regional) fields; the system, depending upon the mission field, will code some information to minimize exposure of incriminating information. Examiner interprets this procedure of coding information, as a method for imposing rigorous or stringent standards.

Regarding Claim 23, the Tushie in view of Morris combination discloses a system, wherein the computer instructions for generating a personalization data file, comprises:

computer instructions for providing a look up table with entries for various combinations of responses to the plurality of queries (Page 12, [0097], lines 9 – 15, Morris);

computer instructions for finding a matching entry in the look up table that matches the responses to the plurality of queries (Page 12, [0087], lines 10 – 12, Morris);

computer instructions for locating personalization data file output associated with the matching entry (Page 12, [0098], lines 12 – 14, Morris); and

computer instructions for outputting the personalization data file output associated to the matching entry (Page 12, [0099] and [0100], lines 2 – 4 and 3 – 6, Morris).

Regarding Claim 24, the Tushie in view of Morris combination discloses a system, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control (Page 18, [0154] and [0155], lines 3 – 7 and 3 – 5, control, Morris);

at least one query regarding smart card account risk management (Page 12 and 18, [0104] and [0154], lines 3 – 7 and 5 – 7, situational awareness, Morris¹⁷); and

at least one query regarding offline limits and thresholds (Page 18, [0152], lines 8 – 13, Morris).

Regarding Claim 25, the Tushie in view of Morris combination discloses a system, further comprising computer instructions for using responses to the plurality of queries to provide best practices recommendations (Page 6, [0043], lines 8 – 10, Morris).

Regarding Claim 26, the Tushie in view of Morris combination discloses a system, further comprising computer instructions for providing regional profiles (Fig. 10, item 1038, Page 12, [0102], lines 19 – 20, country, Morris) and subregional profiles (Fig. 10, item 1036, Page 12, [0102], lines 19 – 20, geolocation, Morris), wherein a subregion is within a region (Fig. 10, item 1038 and 1039, Page 12, [0102], lines 19 – 20, Morris¹⁸), wherein the regional and subregional profiles have mandatory (Page 11, [0092], lines 6 – 9, Morris) and recommended settings (Fig. 7(a), item 706, 708, and 710, Page 11, [0088], lines 11 – 13, Morris¹⁹), wherein some of the subregional profiles are more

¹⁷ Morris step of automatically disabling first name and social security number fields to prevent accidental entry would correspond to a query regarding account risk management.

¹⁸ Examiner interprets the geo location and country fields (both of them included in Morris disclosure) to correspond to the sub regional and regional.

¹⁹ Examiner interprets the option of selecting the export options checkboxes (included in Morris' disclosure) as recommended settings.

stringent than regional profiles in which the subregions belong (Page 12, [0102], lines 22 – 26, Morris²⁰).

Regarding Claim 31, the Tushie in view of Morris combination discloses a computer implemented method for automating the personalization of a batch of smart cards (Col. 5 and 6, lines 66 – 67 and 1 – 5, Tushie), comprising:

running on a host computer a personalization assistant application (Page 6, lines 57 – 58, Tushie);

providing to at least one user system over a network a plurality of queries regarding smart card features (Page 6, [0038], lines 2 – 5, Morris);

receiving from the at least one user system over the network responses to the plurality of queries (Page 6, [0038], lines 10 – 15, Morris);

providing a personalization data file using the response to the plurality of queries (Page 6, [0039], lines 20 – 25, the medical record, Morris), wherein the personalization data file comprises values which may be used to provide features on a batch of smart cards (Page 9, lines 33 – 38, Tushie).

Regarding Claim 32, the Tushie in view of Morris combination discloses a computer implemented method, further comprising:

²⁰ Morris discloses that after the information is entered, including geolocation (subregional) and country (regional) fields; the system, depending upon the mission field, will code some information to minimize exposure of incriminating information. Examiner interprets this procedure of coding information, as a method for imposing rigorous or stringent standards.

providing the personalization data file to a preparation processing device (Fig. 1A, item 100 and 150, Col. 6, lines 42 – 46, Tushie; Page 6, [0037] and [0039], lines 5 – 9 and 20 – 25, Morris); and

using the personalization data file and card holder input files to personalize smart cards (Fig. 1A, items 130 and 160, Col. 6, lines 45 – 47, Tushie).

Regarding Claim 33, the Tushie in view of Morris combination discloses a computer implemented method, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control (Page 18, [0154] and [0155], lines 3 – 7 and 3 – 5, control, Morris);

at least one query regarding smart card account risk management (Page 12 and 18, [0104] and [0154], lines 3 – 7 and 5 – 7, situational awareness, Morris²¹); and

at least one query regarding offline limits and thresholds (Page 18, [0152], lines 8 – 13, Morris).

Regarding Claim 34, the Tushie in view of Morris combination discloses a computer implemented method, further comprising providing best practices recommendations based on responses to the plurality of queries are used to (Page 6, [0043], lines 8 – 10, Morris).

²¹ Morris step of automatically disabling first name and social security number fields to prevent accidental entry would correspond to a query regarding account risk management.

Regarding Claim 35, the Tushie in view of Morris combination discloses a computer implemented method, further comprising providing regional profiles (Fig. 10, item 1038, Page 12, [0102], lines 19 – 20, country, Morris) and subregional profiles (Fig. 10, item 1036, Page 12, [0102], lines 19 – 20, geolocation, Morris), wherein a subregion is within a region (Fig. 10, item 1038 and 1039, Page 12, [0102], lines 19 – 20, Morris²²), wherein the regional and subregional profiles have mandatory (Page 11, [0092], lines 6 – 9, Morris) and recommended settings (Fig. 7(a), item 706, 708, and 710, Page 11, [0088], lines 11 – 13, Morris²³), wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong (Page 12, [0102], lines 22 – 26, Morris²⁴).

²² Examiner interprets the geo location and country fields (both of them included in Morris disclosure) to correspond to the sub regional and regional.

²³ Examiner interprets the option of selecting the export options checkboxes (included in Morris' disclosure) as recommended settings.

²⁴ Morris discloses that after the information is entered, including geolocation (subregional) and country (regional) fields; the system, depending upon the mission field, will code some information to minimize exposure of incriminating information. Examiner interprets this procedure of coding information, as a method for imposing rigorous or stringent standards.

Prior Art Made Of Record

1. Tushie et al. (US Patent No. 6,014,748) discloses a system and apparatus for smart card personalization.
2. Tommy J. Morris (US Patent Pub. Application No. 2004/0078227 A1) discloses a system and method for handling medical information

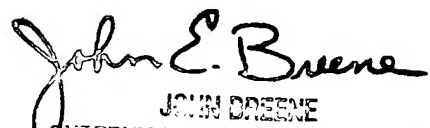
Points Of Contact

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Giovanna Colan whose telephone number is (571) 272-2752. The examiner can normally be reached on 7:30 am - 4:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Breene can be reached on (571) 272-4107. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Giovanna Colan
Examiner
Art Unit 2162
January 26, 2006


JOHN BREENE
PATENT EXAMINER
TECHNICAL CENTER 2160

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